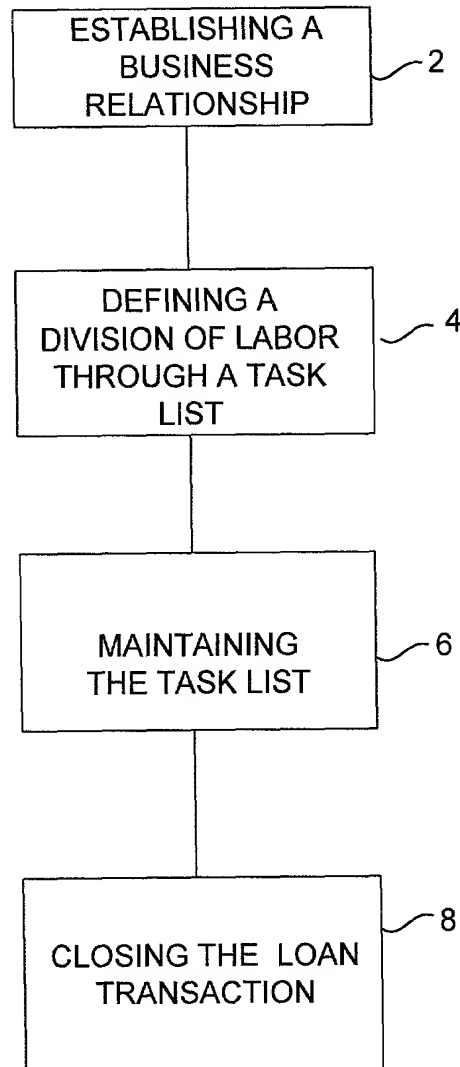


FIG. 1



09/928,036-010260

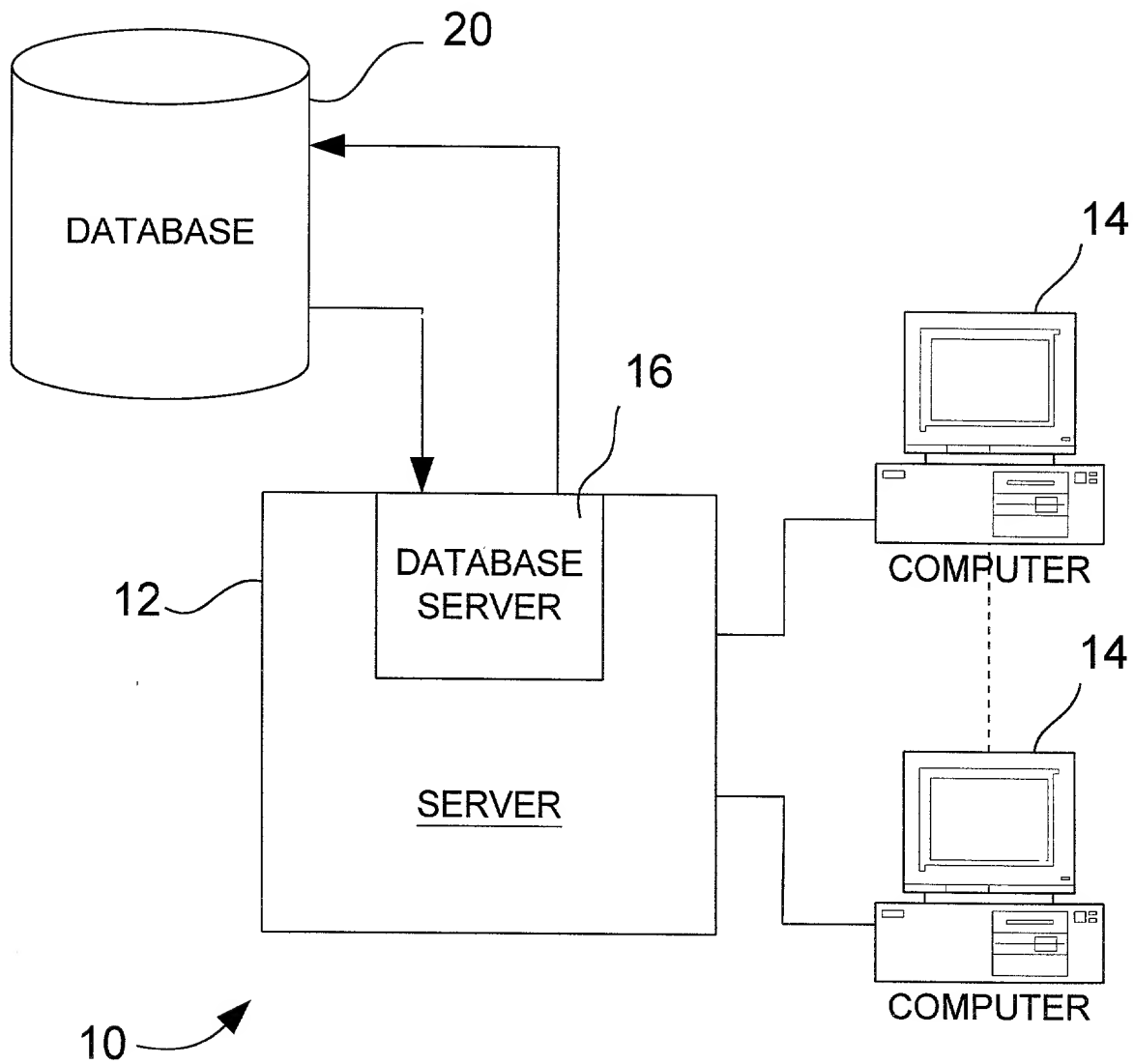
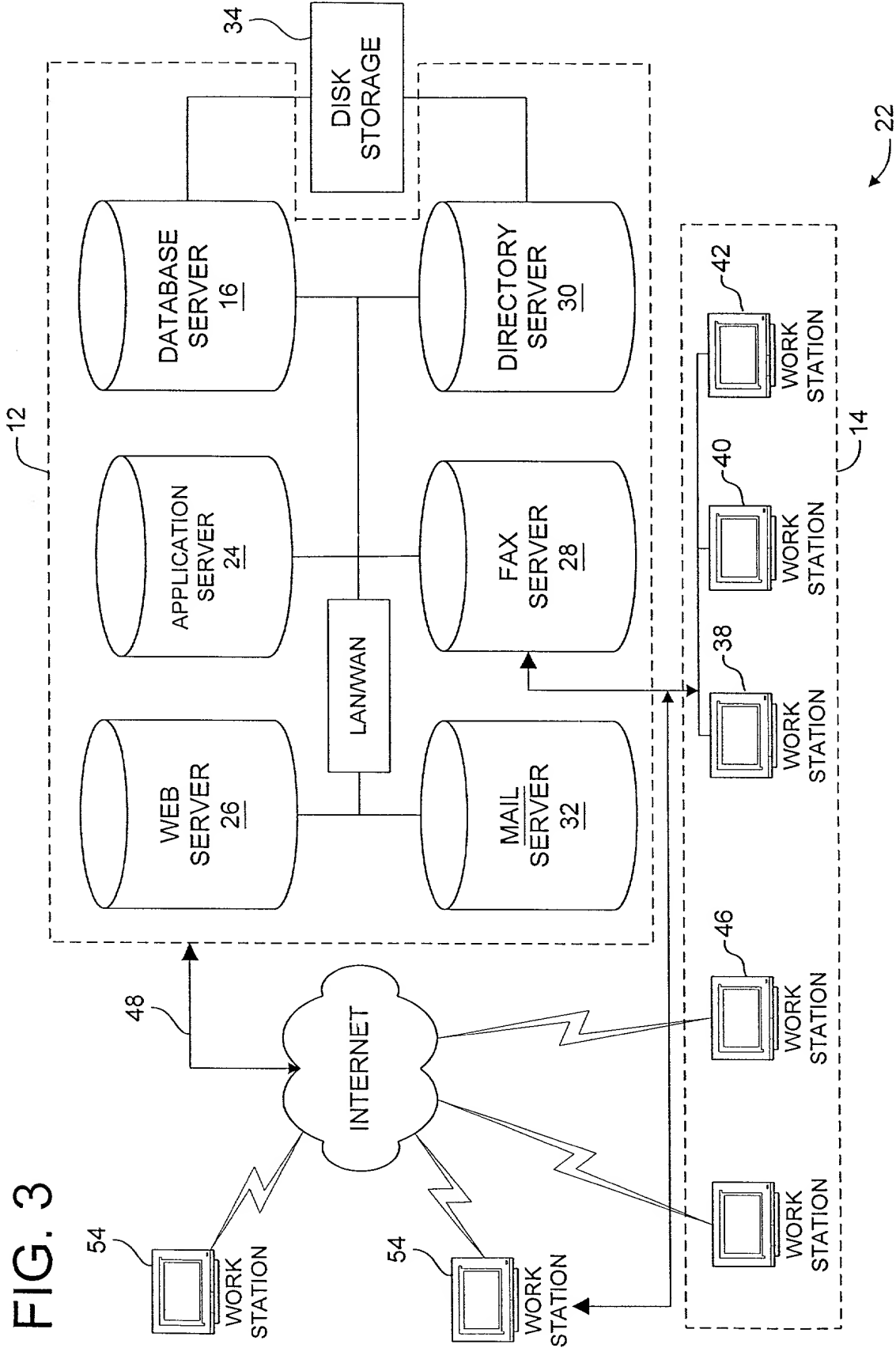


FIG. 2

FIG. 3



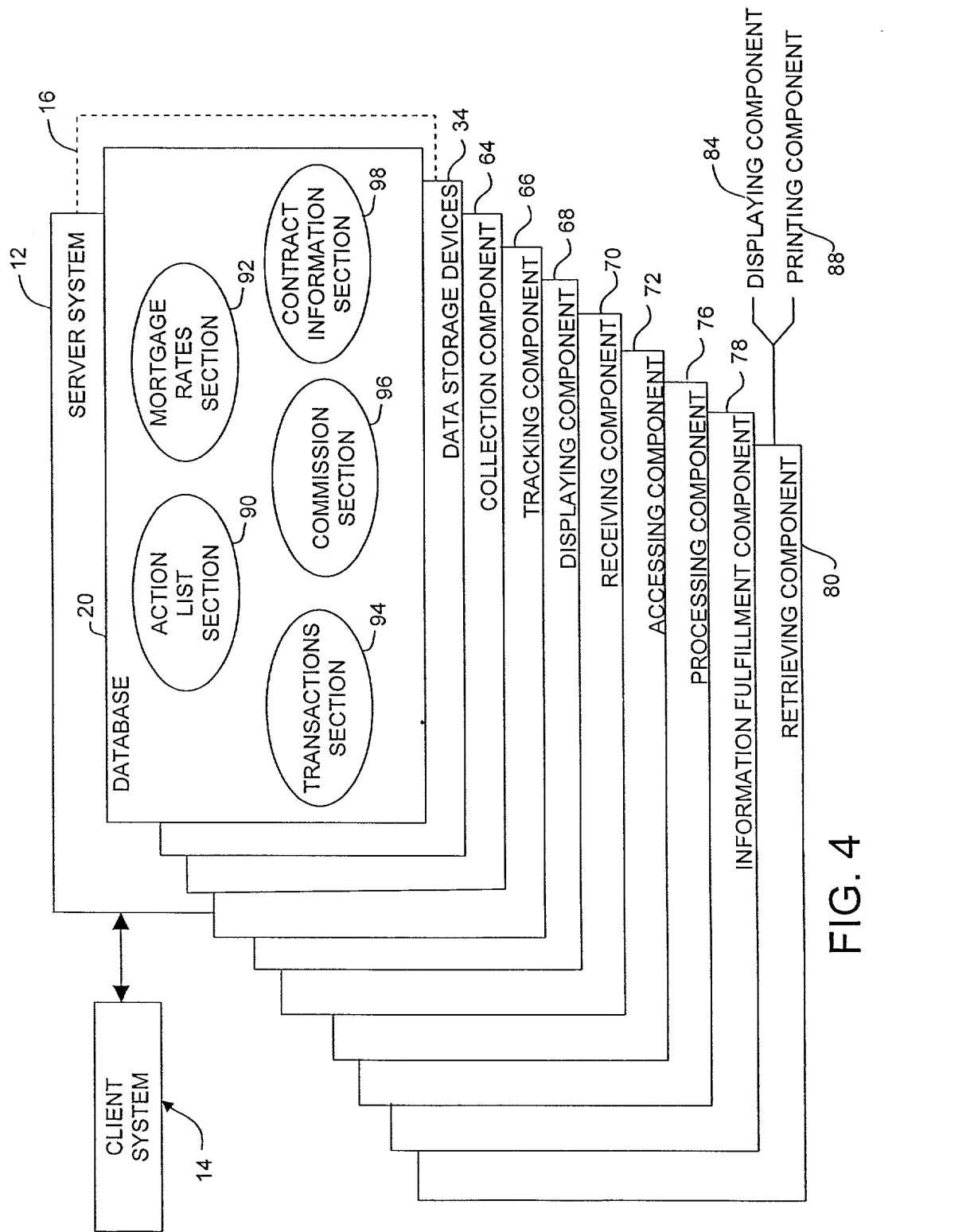


FIG. 4

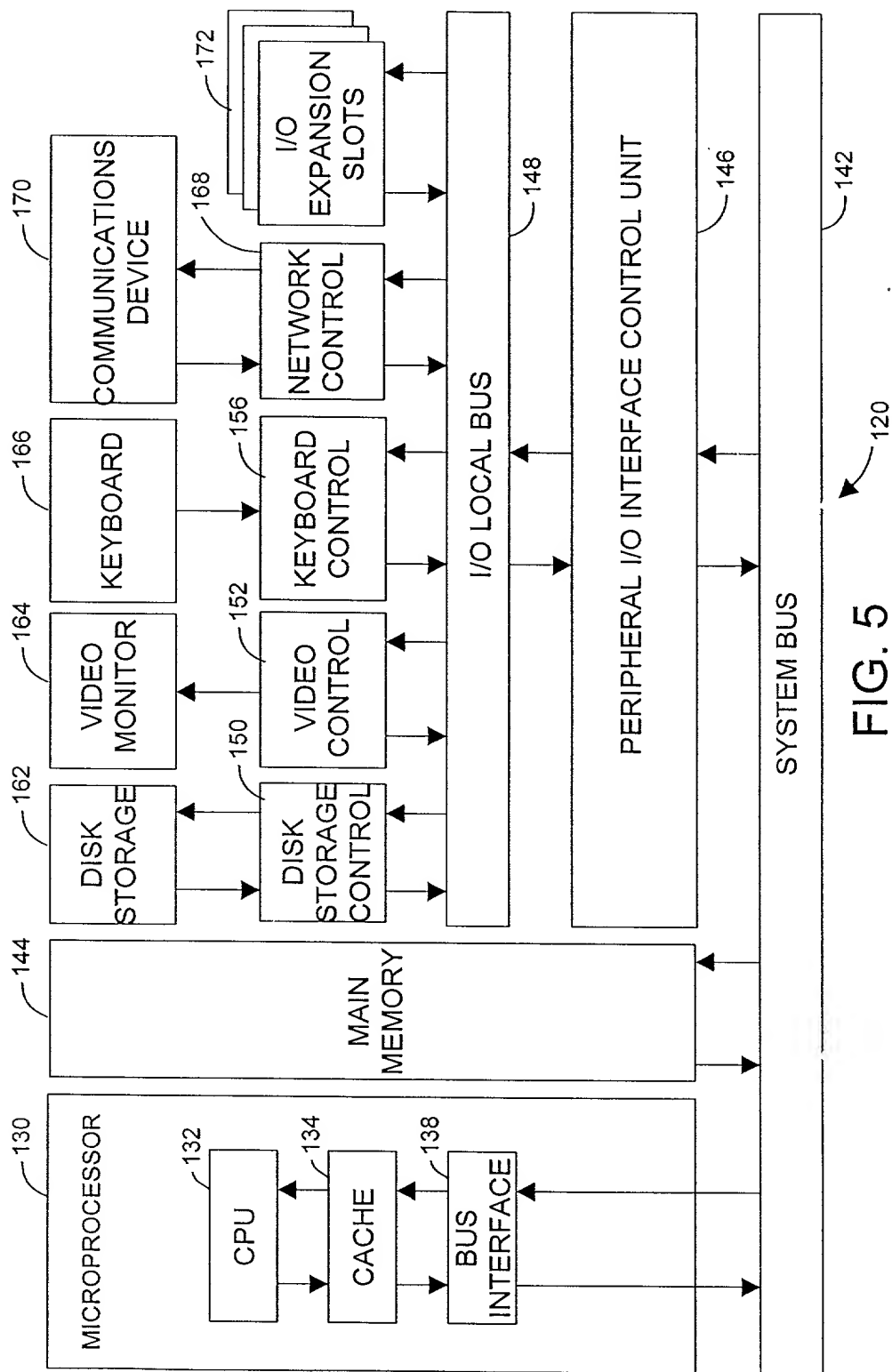
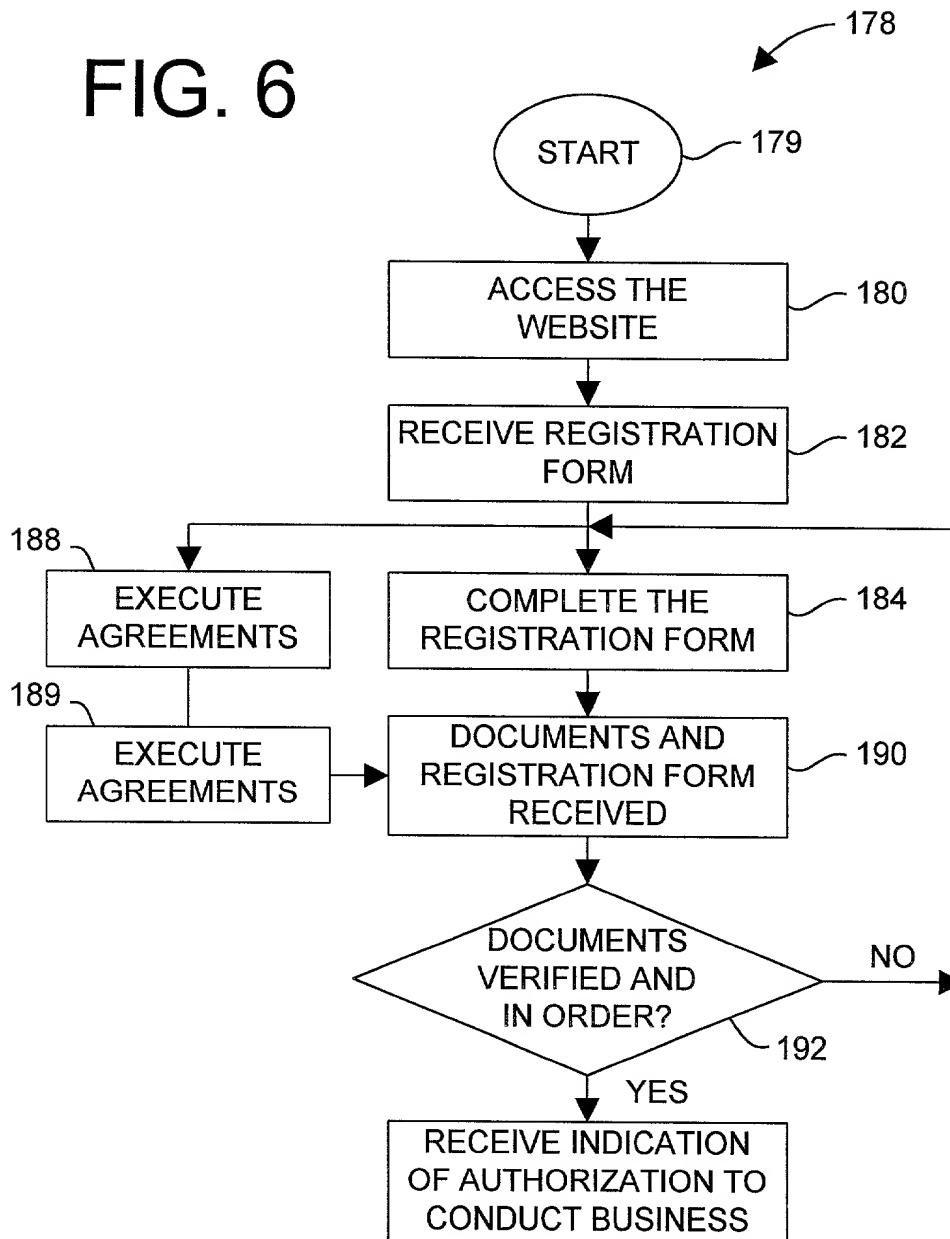


FIG. 5

FIG. 6



20200928036

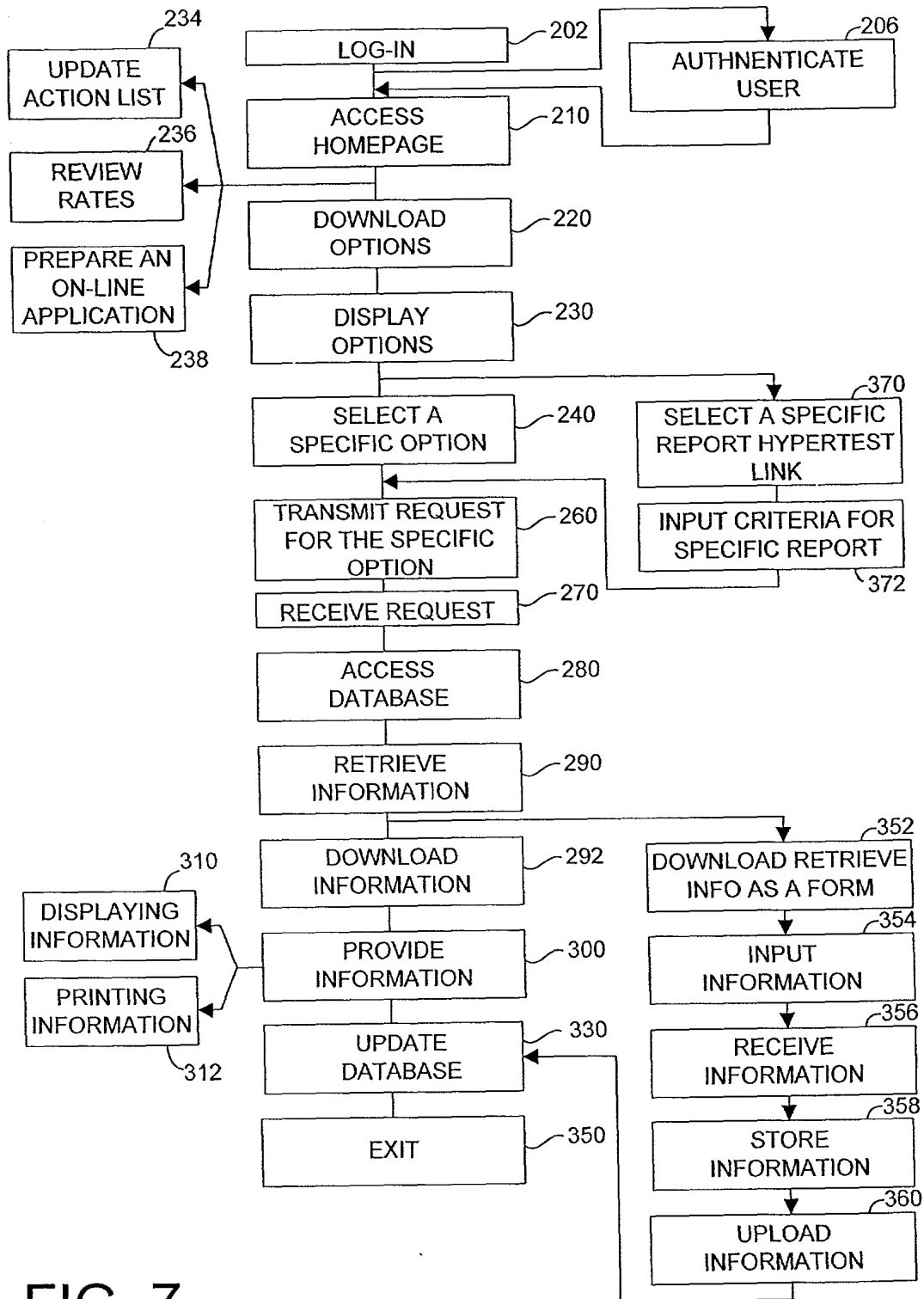


FIG. 7

The screenshot shows a web interface for "Mortgage Banking". On the left side, there is a vertical navigation menu with three items: "Sign up", "About", and "Need Help?". Each item is preceded by a circular icon. To the right of the menu, there are two input fields labeled "Login name" and "Password". Below these fields is a button labeled "Enter". Handwritten annotations are present: "322" with a checkmark next to the "Sign up" link; "324" with a checkmark next to the "Login name" field; "326" with a checkmark next to the "Password" field; and "328" with a checkmark next to the "Enter" button.

Mortgage Banking

Sign up

About

Need Help?

Login name

Password

Enter

If you have forgotten you password, please call us at

FIGURE-8

↑
320

09928036-04003

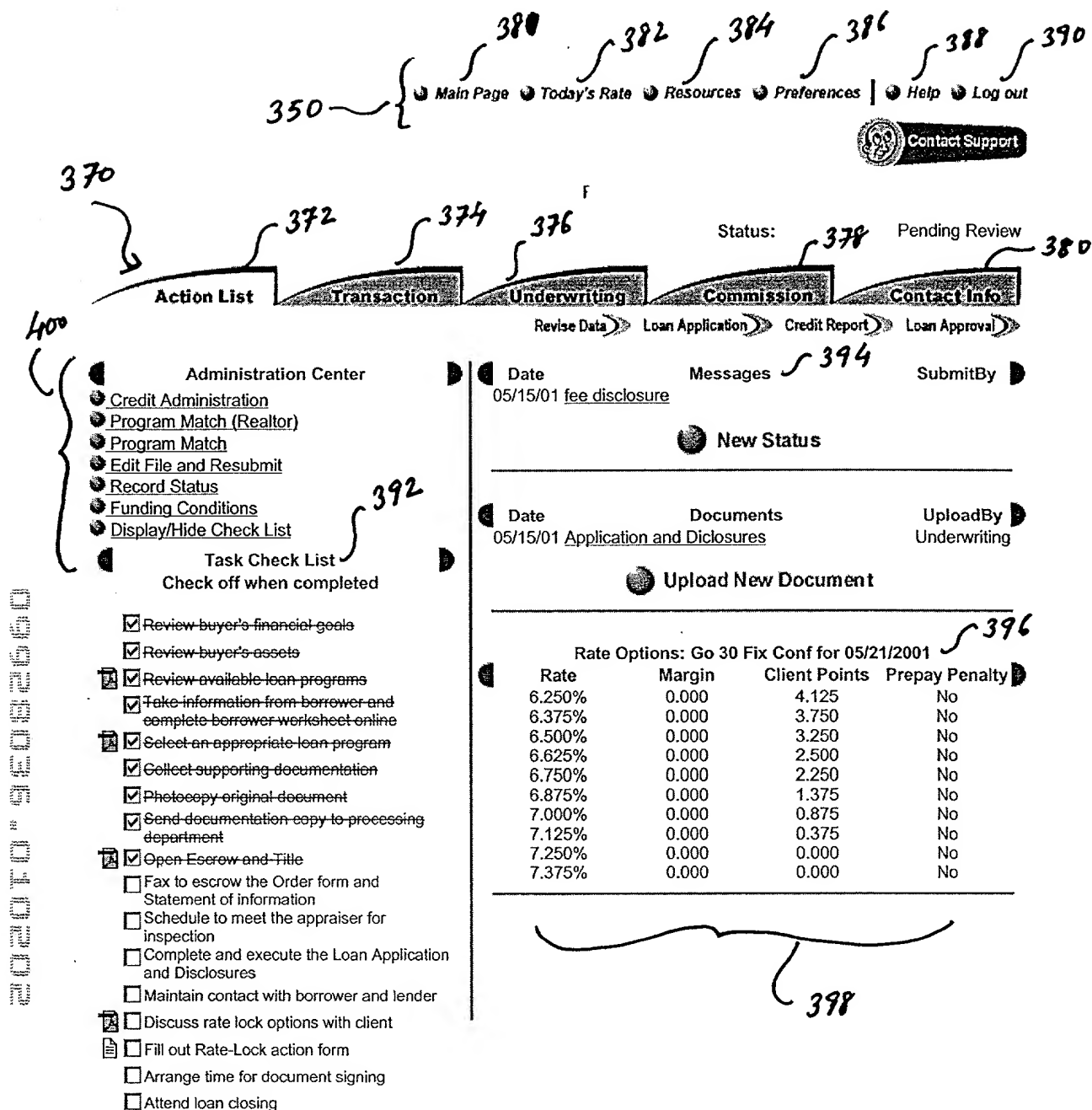


FIGURE 9

340

12 Neg MAT A							Go 30 Fix Conf											
Prog. Num.	Start Rate	Margin	Client Points	PrePay	Max LTV	Your Income	Prog. Num.	Rate	Points	Your Income	Purchase LTV	Purchase LTV	CashOut LTV					
MA1	3.850	1.950	1.500	No	90	0.75	CF3	6.500	3.250	0.750	1 Unit	95	80					
MA2	3.850	2.050	1.125	No	90	0.75	CF4	6.625	2.500	0.750	2 Units	90	75					
MA3	3.850	2.150	0.500	3 Yrs Soft	90	0.75	CF5	6.750	2.250	0.750	3 Units	80	75					
MA4	3.850	2.250	0.125	3 Yrs Soft	90	0.75	CF6	6.875	1.375	0.750	4 Units	80	75					
MA5	3.850	2.350	0.000	3 Yrs Soft	90	0.87	CF7	7.000	0.875	0.750								
							CF8	7.125	0.375	0.750								
							CF9	7.250	0.000	0.750								
Add to Margin for the following risks:							Max Loan Amount \$275,000 Non Owner Max LTV 70%											
\$275,000-600,000		0.30		3-4 Units		0.50	Condo: Add 1 to points Impound waiver: Add 25 to point											
Over 1,000,000		0.50		High Rise Condo		0.50	Non Owner: Add 1.5 to points											
Reduced Doc.		0.20		Non-Owner		0.50												
Cash out		0.20		2nd home		0.40												
LTV 80-90 with MI		0.10		If subordinate financing		0.20												
Very low payments for the first few years means your buyer will be able to afford more. Payment increases only 7.5% annually. With this Negative amortized loan your borrower pays less than the interest required while the difference gets added to loan principle.							This loan offers the best fixed rate for 30 years. Select this program for buyers looking for stability and peace of mind knowing they have a fixed payment. Good credit, 2 years stable employment and at least 3% down required.											
Go 5 JUMBO ARM							Go 5/25 Balloon											
Prog. Num.	Start Rate	Margin	Client Points	PrePay	Life Cap	Your Income	Prog. Num.	Rate	Points	Your Income	Max LTV	Purchase	CashOut					
J51	6.750	2.750	1.625	No	11.75	0.75	CS-1	6.000	1.650	0.75	5 Yr Balloon	80	60					
J52	7.000	2.750	0.875	No	12.00	0.75	CS-2	6.125	1.275	0.75	7 Yr Balloon	90	60					
J53	7.250	2.750	0.250	No	12.25	0.75	CS-3	6.250	0.900	0.75								
J54	7.500	2.750	0.000	No	12.50	0.94	CS-4	6.375	0.275	0.75	Max Loan: 275,000							
J55	7.750	2.750	0.000	3 Yrs	12.75	1.25	CS-5	6.500	0.400	0.75	Same guidelines as Go 30 Fix Conf.							
J56	8.000	2.750	0.000	3 Yrs	13.00	1.56	CS-6	6.625	0.150	0.75								
							CS-7	6.750	0.000	0.75								
Fixed rate loan for the first 5 years. Annual Adjustment thereafter							Select this loan if your buyer intends to move or refinance within 5 years. Great rate at fixed payments for 5 years for loans up to \$275,000 and 5% down.											
Add to Points for the following risks:							Go Sub Prime Credit											
2 units		0.375		3-4 Units		1.00	Sub Prime Loans for Less Than Perfect Credit											
Over 1,000,000		0.500		High Rise Condo		0.75	We offer different programs for less than perfect credit borrower. Sub-prime loans are priced according to the buyer credit history, LTV, documentation of income and loan type. Submit your client's application and we will offer you several rate options to choose from.											
Reduced Doc.		0.250		Non-Owner		1.50												
Cash out		0.250		2nd home		0.75												
LTV 80-90 with MI		0.375		LTV to 95		0.50												
Loans 650,000 to 1,000,000: Add .25 to Rate																		
Great jumbo loan for buyers who wish to enjoy a fixed payment and may refinance or move within 5 years. The programs offers lower fixed payment with the flexibility of having an excellent rate thereafter if your client chooses to keep the loan.																		
Go 30 Fix Jumbo							Go 5 Flex											
Prog. Num.	Rate	Client Points	Your Income		Loan Amount	Max LTV	Prog. Num.	Rate	Buyer Points	Your Income	Risk Based Pricing Refer to Matrix for add ons							
JF1	6.875	3.125	0.75		300,000	95,000	FLX1	6.625	2.305	1.00	Max LTV 97% to 400,000							
JF2	7.000	2.500	0.75		400,000	90,000	FLX2	6.875	1.680	1.00	90% to 650,000							
JF3	7.125	2.000	0.75		500,000	80,000	FLX3	7.125	1.055	1.00	80% to 1 ml							
JF4	7.250	1.500	0.75		600,000	75,000	FLX4	7.375	0.430	1.00	70% to 4 ml							
JF5	7.375	1.000	0.75		No Income Verify.		FLX5	7.625	0.000	1.10	2nd Home 95%							
JF6	7.500	0.750	0.75		650,000	80,000	FLX6	7.875	0.000	1.41	Non Owner 90%							
Higher LTV available on risk based pricing							FLX7	8.125	0.000	1.69	Limited Doc 95%							
>90%: Add .50 to points							FLX8	8.375	0.000	1.91	No Ratio 95%							
2nd Home: Add .50 to points							PrePay Penalty: 5 Years Soft											
Limited Doc Add .375 to points							Margin: 2.250											
2-4 Units: Add .50 to points							INDEX: 6 Mo. Libor											
Hi Rise: Add .75 to points							Flexibility is built right into this program. Risk based pricing means expanded possibilities: higher loans, lower down and alternative documentation. Go Flex says YES when Fannie Mae says no.											
Excellent program for buyers looking to enjoy predictable fixed payments. The most competitive rates for the most discriminating borrowers. 2 Years employment history, Good credit and at least 5% down required.																		
Move In Upgrade							Go 30 Fix CRA											
Home Improvement, Bill consolidation 2nd TD							Prog. Num.	Rate	Buyer Points	Your Income	ZERO Down Payment							
Prog. Num.	Rate	Client Points	Your Income	LTV	Income documentation		CX100-3	7.500	1.500	0.75	Owner Occupied							
MIU1	13.00	2.00	3.00	100	No income Verif		CX100-4	7.625	0.750	0.75	Purchase only							
MIU2	12.60	3.00	3.00	100	No income Verif		CX100-5	7.750	0.250	0.75	Subject to census track guide and subject to income limits							
MIU3	12.25	2.00	3.00	100	Income verified		CX100-6	7.875	0.000	0.75	Closing costs may be gifted							
MIU4	11.85	3.00	3.00	100	Income verified		CX100-7	8.000	0.000	0.87								
This 2nd TD Loan may be taken immediately following the close of purchase. Full cash up to 100% of the value based on a new appraisal. Great for home improvement or pulling out entire down payment and profit!							Great for the first time home buyer. Flexible underwriting and credit requirements in CRA designated area. Great rates too!											
							Look for list of CRA designated areas in GoLoan Resource page											

Rates, fees and programs are subject to change without notice. Please refer to program guide or call GoLoan for specific parameters
APR not calculated. This information is intended to Real Estate professionals only. Not for distribution to the consumer.

Equal housing lender

FIGURE - 11 430

**Mortgage Loan Procedures
and
Broker Certification**

- [] Pre-qualifying Interview and bonding
- [] Review buyer's financial goals
- [] Review buyer's assets
- [] Review available loan programs
- [] Review tax returns, pay statements, credit review
- [] Take information from borrower and complete borrower worksheet online
- [] Statement of information given to borrower
- [] Run Credit for Pre-Qualification
- [] Select an appropriate loan program
- [] Calculate maximum loan amount; review lending ratios
- [] Mortgage Broker discuss with realtor appropriate loan options
- [] Mortgage broker telephone interview to finish 1003
- [] Assemble completed package incl. Disclosures and deliver to client for execution
- [] Borrower to receive Mortgage Loan Disclosure Statement and Good Faith Estimate (3 days)
- [] Borrower to receive High Rate/High Fee disclosure, if applicable, at least 3 days before becoming obligated for the loan
- [] Borrower sign loan package and authorizations
- [] Borrower sign Fair Lending Act disclosure
- [] Borrower sign Equal Credit Opportunity (ECOA) disclosure
- [] Borrower sign Memorandum of Understanding
- [] Borrower sign Appraisal Disclosure
- [] Borrower sign Fed Tax Form 8821 for accessing tax information
- [] Borrower sign Fed Tax Form 4506 for accessing tax information
- [] Execute buyer's agreement
- [] Collect Documentation
- [] Photocopy original documents
- [] Send documentation copy to processing department
- [] Submit loan electronically for approval when possible
- [] Complete credit order form
- [] Fax Factual Credit Bureau order form with copy of 1003
- [] Assisting the Borrower in understanding and clearing credit problems
- [] Deposit Check and photo copy
- [] Mortgage Broker to review and sign 1003(within 5 business days), and send welcome letter
- [] Print all verifications
- [] Stamp and highlight all verifications
- [] Photocopy authorization
- [] Staple verifications and authorizations, add reply envelope, and mail
- [] Send out HOA Certificate form where required
- [] Initiating/ordering requests for mortgage and other loan verifications
- [] List comments and Instruction for Processors, agents and clients
- [] Open escrow: Complete escrow opening instruction form
- [] Order title report: Complete order form
- [] Fax to escrow, order form with statement of information and insurance information
- [] Complete appraisal order form
- [] Schedule and meet the appraiser for an inspection
- [] Crosscheck document receipt and original documents for accuracy
- [] Update loan package information
- [] Print 1003 (to be reviewed for accuracy)
- [] Enter information on loan tracking worksheet
- [] Maintain contact with borrower, realtors, and lender, between application and closing, to apprise them of the status of the application and to gather additional information, as needed
- [] Follow-up on missing documents
- [] Follow-up on verifications and resend where required
- [] Receive, review and enter verifications
- [] Receive and enter credit report

FIGURE -12

↑ 440

Contact borrower for additional income, mortgage, deposit, credit, title, divorce, trust, understanding, liens, etc. when and if applicable

Request letter of explanation for all derogatory reports and inquire from borrower

Dispute any inaccuracies with reporting agencies

Receive and review escrow

Receive and review Title-Dispute any inaccuracies with Title Officer and borrower

Receive, review and enter appraisal

Dispute any inaccuracies with appraiser

Obtain and review ground lease where required

Request 216 rental survey where required

Request zoning information and explain where required

Request Flood Map and Panel #'s

Processing assembles a condition list for approval

Review file for completeness and durability

Transfer file to Senior Processor for review pre-underwriting

Photocopy and package loan for underwriting

Submit to Underwriter

Approval/Suspension/Denial notification

Comply with prior to documentation and prior to funding conditions

☐ Rate locked with client

☐ Fill out rate lock action sheet

Rate locked with lender

Loan checked for disbursements

Docs ordered with lender

Escrow advised of doc order

Prior to funding conditions okay

☐ Time arranged for doc signing

☐ Attend loan closing

Check with escrow-docs signed

If High Rate High Fee loan, check disclosures given and ensure 3 day Right of Rescission up before signing loan documents

Check when 3 day Right of Rescission up after signing loan documents

Loan funded

Lender given High Rate/High Fee disclosure as required and in file

Loan recorded

Arrange for check pick-up

Check received

Check audited

Entered into computer system

Check banked

Entered in computer funding list

Entered in Quicken or similar accounting program

Thank you letter sent

Refund check calculated

Refund check printed

Documents returned

Gift ordered to borrower

Arrange for gift pick-up

Loan placed in archive box

I have completed each and every task checked off above.

Broker Name: _____

Signature: _____ Date: _____

Broker must complete all marked ☐ tasks, check them off when completed and fax this executed form to

FIGURE - 13

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450